



Order Filed on May 17, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)

48534

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Attorney for AmeriCredit Financial Services, Inc., dba
GM Financial

In Re:

ROBERT JOHN MACLEOD

CHRISTINE MACLEOD

Case No.: 18-25675

Adv. No.:

Hearing Date: 4-23-19

Judge: MBK

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: May 17, 2019

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

John and Christine MacLeod

18-25675

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances
Page 2

This matter having been brought on before this Court on certification of default filed by John R. Morton, Jr., Esq., attorney for AmeriCredit Financial Services, Inc., dba GM Financial, with the appearance of MaryBeth Schroeder, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That AmeriCredit Financial Services, Inc., dba GM Financial is the holder of a first purchase money security interest encumbering a 2010 Toyota Corolla bearing vehicle identification number 2T1BU4EE1AC227438 (hereinafter the "vehicle").
2. **Curing arrears, initial payment:** The debtors shall make an initial payment to GM Financial of \$1,000 by May 1, 2019. If the debtors fail to make that payment on that date, AmeriCredit Financial Services, Inc., dba GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
3. If the debtors make the initial payment of \$1000, then the debtors shall make all retail installment contract payments to AmeriCredit Financial Services, Inc., dba GM Financial when due, being the 18th day of each month, commencing 5-18-19 until the loan is paid in full. In the event the debtors fail to make any payment for a period of 30 days after it falls due, AmeriCredit Financial Services, Inc., dba GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
4. The debtors shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, AmeriCredit Financial Services, Inc., dba GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtors and their attorney.
5. The debtor shall pay to AmeriCredit Financial Services, Inc., dba GM Financial through the plan, an additional counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Robert John MacLeod
 Christine MacLeod
 Debtors

Case No. 18-25675-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: May 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2019.

db/jdb Robert John MacLeod, Christine MacLeod, 47 Venice Dr, Brick, NJ 08723-7603

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor MTGLQ Investors, L.P. dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance
 jschwartz@mesterschwartz.com
 John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM
 Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
 Kevin Gordon McDonald on behalf of Creditor MTGLQ Investors, L.P. kmcdonald@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 MaryBeth Schroeder on behalf of Joint Debtor Christine MacLeod marybeth@schoedermb-law.com
 MaryBeth Schroeder on behalf of Debtor Robert John MacLeod marybeth@schoedermb-law.com
 Steven P. Kelly on behalf of Creditor MTGLQ Investors, L.P. skelly@sterneisenberg.com,
 bkecf@sterneisenberg.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 9